

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:	§	
	§	
MUHAMMAD AAMIR	§	
xxx-xx-7932	§	Case No. 12-60484
and TAYYABA NIAMAT	§	
xxx-xx-4569	§	
1704 Timber View Dr., Tyler, TX 75703	§	
	§	
Debtors	§	Chapter 7

**ORDER CONFIRMING REBUTTAL OF PRESUMPTION
OF UNDUE HARDSHIP REGARDING REAFFIRMATION AGREEMENT
BETWEEN DEBTORS AND CONN'S APPLIANCES, INC.
AND ORDER APPROVING SUCH AGREEMENT**

On August 2, 2012, the Clerk of this Court issued a "Notice of Presumption of Undue Hardship Regarding Reaffirmation of Indebtedness" regarding a proposed reaffirmation agreement filed on July 31, 2012, by and among the Debtors, Muhammad Aamir and Tayyaba Niamat, and Capital One, N.A. -- Best Buy Co., Inc. [dkt #11].

However, the Debtors were represented by counsel during the negotiation of the reaffirmation agreement, and such counsel has filed a statement affirming that, notwithstanding the applicability of the presumption of undue hardship, he believes that the Debtors are able to make the required monthly payments which are nominal in amount. Thus, upon review under §524(m) and in light of the attorney's certification that the Debtors have been informed as to the legal effect and consequences of the reaffirmation agreement, including any default under that agreement, and that the execution of such an agreement was not required in any event, the Court finds that just

cause exists for the entry of the following order.

IT IS THEREFORE ORDERED that the presumption of undue hardship regarding the reaffirmation agreement filed on July 31, 2012, by and among the Debtors, Muhammad Aamir and Tayyaba Niamat, and Capital One, N.A. -- Best Buy Co., Inc. has been successfully **REBUTTED** by the Debtors and that such Reaffirmation Agreement [dk1 #11] is therefore **APPROVED**.

Signed on 08/15/2012

A handwritten signature in cursive script, appearing to read "Bill Parker", is written above a horizontal line.

THE HONORABLE BILL PARKER
UNITED STATES BANKRUPTCY JUDGE